

Table I.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,696	2,082	2,071	2,164	1,963	1,386	2,105	1,615
Industry group **								
Agric., fish., forest.	1,924	2,083	--	1,400	2,078	2,101 *	2,100	1,858
Mining and manufacturing	1,565	2,069	1,907	2,375	1,784	1,224	2,157	1,497
Construction	2,079	2,258	2,239	2,300	2,197	1,100	2,269	1,945
Utilities and transp.	1,627	1,961	2,245	2,262	2,150	1,416	2,134	1,573
Wholesale trade	1,772	2,526	1,935	2,246	1,865	1,373	2,064	1,677
Fin. svcs. and real estate	1,615	2,084	1,985	1,897	1,960	1,455	1,960	1,576
Retail trade	1,751	2,184	2,414	2,151	2,425	1,420	2,231	1,651
Professional services	1,614	1,915	1,982	1,981	1,874	1,330	1,994	1,543
Other services	1,868	2,019	1,989	2,305	2,058	1,572	2,133	1,801
Ownership								
For profit, incorporated	1,696	2,136	2,104	2,214	1,964	1,400	2,134	1,608
For profit, unincorporated	1,894	2,138	2,097	2,214	2,157	1,419	2,148	1,807
Nonprofit	1,533	1,532	1,704	1,813	1,812	1,304	1,781	1,507
Age of firm								
Less than 5 years	2,123	2,026	1,984	2,276	2,238	1,562	2,031	2,181
5-9 years	2,046	2,056	1,945	2,112	2,191	1,384	2,038	2,053
10-19 years	1,983	2,058	2,196	2,116	2,033	1,508	2,181	1,868
20 or more years	1,612	2,122	2,043	2,177	1,910	1,379	2,095	1,553
Multi/single status								
2 or more locations	1,537	--	2,001	2,144	1,957	1,387	2,043	1,525
1 location only	2,048	2,080	2,076	2,170	1,971	1,347	2,111	1,989
Percent full-time employees								
Less than 25%	2,117	2,250	2,510	2,080	2,395	1,888	2,360	2,068
25-49 %	1,832	1,708	2,094	2,275	2,281	1,448	1,995	1,802
50-74 %	1,701	2,022	1,978	2,281	2,043	1,411	2,082	1,632
75% or more	1,680	2,097	2,072	2,147	1,926	1,371	2,107	1,594
Union presence								
No union employees	1,785	2,101	2,123	2,180	1,983	1,445	2,136	1,698
Has union employees	1,307	1,390	989	1,710	1,754	1,244	1,161	1,311
Percent low-wage employees								
50% or more low-wage	1,936	2,128	2,335	2,289	2,357	1,602	2,298	1,888
Less than 50% low-wage	1,662	2,077	2,048	2,147	1,894	1,355	2,086	1,572

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.59	67.41	53.54	43.99	38.11	18.38	34.29	17.15
Industry group **								
Agric., fish., forest.	308.54	382.44	--	223.98	233.67	694.08 *	280.64	411.47
Mining and manufacturing	40.71	223.58	202.99	118.97	93.50	38.01	116.15	42.69
Construction	90.37	176.84	161.32	112.82	168.64	168.10	90.93	135.81
Utilities and transp.	56.54	306.46	280.26	196.23	137.74	59.10	172.02	58.66
Wholesale trade	71.92	364.04	140.70	165.41	142.29	98.25	123.59	85.72
Fin. svcs. and real estate	42.79	183.55	263.95	107.70	113.70	49.65	118.29	45.39
Retail trade	42.70	204.63	169.82	117.45	150.28	42.61	99.26	46.75
Professional services	26.57	94.24	81.55	72.35	59.07	33.77	51.27	29.55
Other services	46.49	165.18	120.48	141.53	120.42	50.79	103.51	50.85
Ownership								
For profit, incorporated	18.46	87.10	60.30	50.47	50.88	20.90	38.38	20.44
For profit, unincorporated	43.34	113.37	135.89	115.00	94.37	52.88	76.03	51.34
Nonprofit	40.53	191.51	200.90	134.05	71.50	51.61	159.25	41.25
Age of firm								
Less than 5 years	87.74	159.43	193.90	161.96	189.17	170.84	98.04	129.20
5-9 years	69.32	125.24	149.50	115.09	151.28	188.43	82.29	107.49
10-19 years	45.05	113.40	100.49	94.83	94.16	75.17	61.70	60.66
20 or more years	17.33	119.69	74.46	58.28	44.59	19.07	52.17	18.13
Multi/single status								
2 or more locations	17.42	--	142.05	72.69	46.87	18.57	83.72	17.67
1 location only	30.85	67.77	56.68	53.12	65.10	126.77	36.88	48.52
Percent full-time employees								
Less than 25%	85.40	474.06	349.23	215.73	201.00	85.90	191.60	94.12
25-49 %	63.45	247.39	172.75	192.20	152.31	51.18	108.94	72.90
50-74 %	42.70	155.17	166.05	192.44	98.35	45.73	144.82	42.08
75% or more	17.56	76.28	59.15	46.79	42.92	20.98	36.34	19.47
Union presence								
No union employees	17.68	67.96	52.71	44.88	40.37	22.56	34.47	20.01
Has union employees	30.97	328.65	182.18	225.14	120.44	30.71	135.59	31.61
Percent low-wage employees								
50% or more low-wage	45.28	184.93	188.70	135.43	82.22	58.61	102.47	49.15
Less than 50% low-wage	16.64	71.67	55.73	46.78	41.90	19.21	36.30	18.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.